

Certificate Number: 03088-PAE-DE-028069123

Bankruptcy Case Number: 16-13329



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 16, 2016, at 3:57 o'clock AM CDT, Barbara A Schell completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 16, 2016 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor